



Don't let an accident hurt more than it should

VIRGINIA BANKERS
ASSOCIATION
Benefits Corporation

Why would you need accident insurance?

- Provides a cash payment when an accident occurs
- Is a cost-effective way to help with the expenses above and beyond what your health insurance plan covers
 - These expenses can include: medical bills, health care deductibles, groceries, child care, dog sitter, travel expenses and more
- Easy enrollment and claims process. Accident occurs, you submit the claim and receive payment.



Here's an example of how it works*



Janet elects coverage offered by her employer.



Janet slips off a stair and takes a tumble. She breaks her lower leg and wrist and, though she doesn't need surgery, spends two days in the hospital.



Janet gets a payment from Securian Financial.



Janet uses the money to pay her mortgage and obtain a cleaning service.

Key benefits of accident insurance

- \$50 health and wellness benefit
- All active full-time and part-time employees are eligible for coverage
- Coverage available for your spouse/domestic partner and/or children
- 24-hour coverage

What does your accident insurance plan cover and how much will you receive?

Injuries	Low plan	High plan
Burn benefit (varies based on % of body burned)		
2nd degree	Up to \$500	Up to \$1,000
3rd degree	Up to \$5,000	Up to \$10,000
Child organized sports injury - Live birth to age 18	\$150	\$300
Concussion	\$200	\$400
Dislocation (varies based on type of dislocation)		
Surgical	Up to \$3,000	Up to \$6,000
Non-surgical	Up to \$1,500	Up to \$3,000
Partial	Up to \$375	Up to \$750
Eye injury		
With surgery	\$100	\$300
Removal of foreign object without surgery	\$25	\$75
Fracture (varies based on type of fracture)		
Surgical	Up to \$4,500	Up to \$9,000
Non-surgical	Up to \$2,250	Up to \$4,500
Chip fracture	Up to \$563	Up to \$1,125
Lacerations		
With stitches or staples	\$300	\$600
Without stitches or staples	\$75	\$150
Paralysis (varies based on type of Paralysis)		
Principal amount	\$15,000	\$30,000
Quadriplegia (100%)	\$15,000	\$30,000
Paraplegia (50%)	\$7,500	\$15,000
Hemiplegia (50%)	\$7,500	\$15,000
Uniplegia (25%)	\$3,750	\$7,500
Traumatic brain injury	\$200	\$400

Emergency care	Low plan	High plan
Ambulance		
Ground or water	\$200	\$400
Air	\$750	\$1,500
Blood, plasma or platelets transfusion	\$300	\$600
Emergency room treatment	\$150	\$300
Emergency dental		
Crown	\$150	\$300
Extraction	\$50	\$100
Initial physician's office visit/urgent care visit	\$75	\$150

Hospital care	Low plan	High plan
Coma	\$5,000	\$10,000
Diagnostic testing ultrasound, EEG, CT, CAT, MR and MRI	\$100	\$200
Hospital stay – initial benefit		
Non-ICU	\$1,000	\$2,000
ICU	\$1,000	\$2,000
Hospital stay – daily benefit		
Non-ICU (365 days)	\$100	\$200
ICU (120 days)	\$200	\$400
Spinal injection for pain management	\$50	\$100
Surgical anesthesia		
General	\$75	\$150
Regional	\$50	\$100
X-ray	\$50	\$100

Covered benefits may vary by state; check your state's certificate of insurance for available coverage.

Accident insurance covered benefits continued

Surgery	Low plan	High plan	Follow-up care	Low plan	High plan
Abdominal or pelvic	\$1,000	\$2,000	Adaptive home and vehicle	\$1,500	\$3,000
Cranial surgery	\$1,000	\$2,000	Appliances examples: crutches, canes, braces, etc.	\$50	\$100
Inpatient surgery	\$500	\$1,000	Follow-up physician's office visit up to 5 visits	\$50	\$100
Joint replacement of elbow, hip, knee or shoulder	\$500	\$1,000	Prosthetics		
Knee cartilage surgery			One	\$500	\$1,000
Open	\$500	\$1,000	Two or More	\$1,000	\$2,000
Arthroscopic	\$250	\$500	Post-traumatic stress disorder	\$150	\$300
Ruptured disc	\$500	\$1,000	Rehabilitative therapy (inpatient)		
Skin graft percent of applicable burn benefit	50%	50%	Up to 30 days	\$50 per day	\$100 per day
Tendon, ligament or rotator cuff			Rehabilitative therapy (outpatient)		
Open	\$500	\$1,000	Up to 1 sessions	\$250 lump sum	\$500 lump sum
Arthroscopic	\$250	\$500	Transportation	\$250 per visit	\$500 per visit
Thoracic surgery	\$1,000	\$2,000			
			Support care	Low plan	High plan
			Adult companion lodging	\$100 per day	\$200 per day
			Family care	\$50 per day	\$100 per day

Are dependent parents eligible?

Yes, benefits are paid at 25% of the employee benefit amount.

Dependent parent coverage is available for your parents and those of your spouse /domestic partner. The benefit is payable to the insured employee providing financial support to their dependent parent for more than half of their out-of-pocket support costs including housing, food, clothing, and medical services or a dependent parent is claimed as a dependent on IRS income tax forms. The dependent parent only needs to meet one of these two requirements.

Employee-paid accident insurance

Coverage type	Low Plan	High Plan
Employee only	\$4.23	\$8.29
Employee and spouse domestic partner	\$6.70	\$13.13
Employee and child (ren)	\$8.40	\$16.42
Employee and family	\$12.08	\$23.62

Rates are subject to change.

When to enroll and how to file a claim

When can you enroll?

You can enroll:

- Within 30 days of initial eligibility period
- During your open enrollment window
- Within 30 days of a qualified family status change

It's quick and easy to enroll without answering health questions or a doctor's exam.

We're here to help

Accident insurance questions?

Call **1-855-750-1906** to chat with a Securian Financial customer service representative.

How to enroll

Log in to bswift at <http://vbabenefits.bswift.com> using your username and password

Learn more

Visit our education microsite for more information about your coverage options and costs.

Visit securian.com/vba-insurance.

How to file a accident or health and wellness benefit claim

It's easy to file a accident or health and wellness claim and receive the benefits you're entitled to. You can use payments any way you choose to cover costs such as copays, deductibles, child care and more.

Information needed to initiate the claim

Employee

- Personal information will be pre-filled in the submission
- Date of event

Spouse/domestic partner and/or child

- Insured's full name
- Date of event
- Date of birth
- Address

How to submit a claim

Go to the Securian Financial website LifeBenefits.com and log in.

- **User ID:** VBA followed by a number assigned by Securian
- If you do not know your user ID use, the forgot user ID function on LifeBenefits™
- **Initial password:** Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number
- If you've previously logged in to LifeBenefits, use the password you created
- Select "Start a new claim"
- Answer all questions to the best of your ability with your claim

If you do not have the necessary documents available at the time of submission, you can upload it and any additional information by returning to LifeBenefits.com and clicking on "My claims". If you have questions, need assistance or want to file your claim over the phone, call Securian Financial at **1-888-658-0193**.



Get paid \$50 for 32+ different annual wellness screenings including an annual exam

It pays to visit the doctor. You, your spouse/ domestic partner and children are eligible for a \$50 health and wellness payment each year when you are enrolled in accident insurance.

To file a health and wellness claim, go to LifeBenefits.com.

Frequently asked questions

Why should I purchase accident insurance?

Accidents happen, and they require time to recover. Many families discover coverage gaps when the unexpected happens. Accident insurance helps ensure you're protected financially and provides a benefit to you and your family to use as you wish when it's needed the most.

Can I take my coverage with me if I leave VBA Benefits Corporation?

If you leave VBA Benefits Corporation for any reason, including retirement, you can elect to port your coverage and pay premiums directly to Securian Financial. Initially, rates are the same as what you pay as an active employee, but rates are subject to change.

Who is eligible for coverage?

- All full-time or part-time active employees working in the United States at least 20 hours per week
- Spouse/domestic partner coverage is available only if employee coverage is elected
- Your child(ren) from live birth to age 26. Coverage is available only if employee coverage is elected.
- Dependent parents are available only if employee coverage is elected

Please note that your spouse/domestic partner cannot receive coverage as both an employee and dependent, and a child cannot be covered by more than one parent, if you are both employees of VBA Benefits Corporation.

Do the benefit payouts have to be used a certain way?

Accident insurance provides a payment directly to you – regardless of income, expenses incurred or other insurance coverage. You can use the money any way you want.

Can I add accident insurance anytime?

You can only elect coverage as a new hire, during open enrollment or at the time of a qualified status change.

Where can I find specific coverage details and what qualifies as an accident?

You can find all policy details in your certificate of insurance. An accident is defined in the policy as an act or event that is:

1. unintended, unexpected and unforeseen; and
2. directly results in bodily injury to the insured.

Is there a limit to the number of benefit payments I can receive for the same covered benefit?

Some covered benefits include limitations on the number of benefit payments payable per insured per covered accident and per year. For example, diagnostic testing is limited to one payment per insured, per covered accident. Additional information about injury benefits is in your certificate of insurance.

Is there a limit to the number of separate benefits I can qualify for per accident?

There is no limit on the number of separate benefits you can qualify for as a result of the same covered accident. In addition, there are no lifetime benefit maximums.

Is there a limit to the number of accidents that may qualify for a benefit in a year?

There's no limit to the number of accidents that can qualify for a benefit. However, some benefits included in the policy have limits on the number of benefits that can be paid on a per-accident or per-year basis, which varies by the covered condition. Additional information about injury benefits is in your certificate of insurance.

Accident insurance exclusions and limitations

Are there any other exclusions that apply?

Yes. In no event will we pay benefits where the insured's accident, injury or loss is caused directly or indirectly by, results in whole or in part from or during, or there is contribution from, any of the following:

1. self-inflicted injury, self-destruction, or autoeroticism, whether sane or insane;
2. suicide or attempted suicide, whether sane or insane;
3. an insured's participation in, or attempt to commit, a crime, assault, felony, or any illegal activity, regardless of any legal proceedings thereto;
4. bodily or mental infirmity, illness, disease, or infection, other than infection occurring simultaneously with, and as a direct and independent result of, the injury;
5. the use of alcohol;
6. the use of prescription drugs, non-prescription drugs, illegal drugs, medications, poisons, gases, fumes or other substances taken, absorbed, inhaled, ingested or injected;
7. motor vehicle collision or accident where the insured is the operator of the motor vehicle and the insured's blood alcohol level meets or exceeds the level at which intoxication is defined in the state where the collision or accident occurred, regardless of any legal proceedings thereto;
8. medical or surgical treatment or diagnostic procedures including any resulting complications, or when the outcome is not as planned or expected, including claims of medical malpractice;
9. travel in or descent from any aircraft, except as a fare-paying passenger on a regularly scheduled commercial flight on a licensed passenger aircraft;
10. war or any act of war, whether declared or undeclared;
11. participation in the following activities: scuba diving, bungee jumping, base jumping, hang gliding, sail gliding, parasailing, parakiting, or mountain climbing;
12. riding or driving in any motor-driven vehicle in a race, stunt show or speed test; or
13. practicing for or participating in any semi-professional or professional competitive athletics.
14. repetitive stress syndromes including but not limited to rotator cuff syndrome, bursitis, tendonitis, carpal tunnel syndrome, ulnar nerve syndrome, stress fractures, neuropathy, epicondylitis or neuritis.

Are there any additional limitations that apply?

Other benefit limitations may exist and vary by covered benefit. Please refer to your plan documents for more information.

This summary provides general information to the recipient. Securian Life cannot provide legal or tax advice with respect to ERISA; Health Savings Account (HSA) laws, rules or regulations; any applicable tax laws, rules or regulations; or any other applicable federal or state laws, rules or regulations. Any questions regarding these topics should be directed to your legal and tax advisors.

This policy provides limited benefits. This policy has exclusions limitations and terms under which the policy may be continued in force or discontinued.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Virginia Bankers Association. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

Product availability and features may vary by state. This product is offered under policy form series 17-32525.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



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